

# STATE OF ALASKA

## DEPT. OF HEALTH & SOCIAL SERVICES

### DIVISION OF PUBLIC ASSISTANCE

**SEAN PARNELL, GOVERNOR**

#### FIELD SERVICES

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July 27, 2009

Dear Medicaid Waiver Applicant:

Your Medicaid application for Home and Community Based (HCB) Waiver services is currently being held in pended status with the Division of Public Assistance. This is because the federal Medicaid agency, Centers for Medicare and Medicaid Services, has placed a temporary hold on all new admissions or enrollments into Alaska's HCB waiver programs. Since your monthly income is higher than the Medicaid need standard of \$1,252 per month for regular Medicaid coverage, we will keep your case in pended status until the moratorium ends and we can decide whether you will qualify under the higher need standard of \$1,656 per month that is allowed for HCB waiver services.

However, I do want to take this opportunity to explain an option that may allow you to get regular Medicaid coverage during this moratorium period. Regular Medicaid coverage can pay for such things as doctor or hospital visits, medical supplies, and other medical treatment. However, it cannot pay for HCB waiver services designed to let you continue living outside of a nursing home. While your income is higher than the need standard for regular Medicaid, you could use a Qualifying Income Trust (also known as a Miller Trust) to qualify for regular Medicaid coverage. A Miller Trust is a legal tool that you can use to bring your monthly income within the \$1,252 need standard for regular Medicaid. Any money that exceeds this need standard must be paid to the trust, but your trustee can use these trust funds to privately pay for your needs, other than food or shelter costs. Also, regular Medicaid coverage may offer some other benefits while you wait for your HCB Waiver application to be processed. Some of these benefits are:

- Home health care services (such as part time nursing or home health aide services, medical supplies suitable for home use, and prescribed therapy services)
- Payment of your monthly Medicare Part B premium
- Reduced Medicare copayments for Medicare Part A and Part B services
- Eligibility for subsidized Medicare Part D drug coverage (lower or no premium costs, lower copayments, no doughnut hole, and the ability to switch your drug plan outside of the annual enrollment period)

While the benefits above will not meet all of your needs during this time, they may free up some additional money to cover some of your care needs.

A Miller Trust is a legal tool and I encourage you to discuss this option with your family. I am enclosing two brochures regarding Miller Trusts and the role of the trustee. Please read through this information and if you have additional questions please feel free to contact me by email at [Terry.Hamm@alaska.gov](mailto:Terry.Hamm@alaska.gov) or call me at (907)269-7854.

Sincerely,

Terry Hamm  
Long Term Care Coordinator  
Division of Public Assistance

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